

# Insurance

## About our life insurance services

### Whose products do we offer?

- We offer products from a range of insurers.
- We can only offer products from a limited number of insurers which are listed overleaf\*.
- We only offer products from a single insurer.

### Which service will we provide you with?

- We will advise and make a recommendation for you after we have assessed your needs.
- You will not receive advice or a recommendation from us. We may ask some questions to narrow down the selection of products that we will provide details on. You will then need to make your own choice about how to proceed. You alone are responsible for deciding whether any product you choose to buy is suitable for your needs.

### What will you have to pay us for our services?

- A fee
- No fee

The premium payments will include all the costs of administration, underwriting, claims, commission and selling expenses.

### Who regulates us?

Nationwide Building Society Head Office is Nationwide House, Pipers Way, Swindon SN38 1NW. We are authorised and regulated by the Financial Services Authority and our FSA Register number is 106078. Our permitted business is advising and arranging life insurance, pensions, unit trusts, insurance and regulated mortgages.

You can check this on the FSA's Register by visiting the FSA's website [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting the FSA on 0845 606 1234.

## What to do if you have a complaint

If you wish to register a complaint, please contact us:

**...in writing:** Write to Member Services,  
Nationwide Building Society, King's Park Road, Moulton Park,  
Northampton NN3 6NW.

**...by phone:** Telephone 08457 30 20 10

If you cannot settle your complaint with us, you may be entitled to refer it to the Financial Ombudsman Service.

## Are we covered by the Financial Services Compensation Scheme (FSCS)?

We are covered by the FSCS. You may be entitled to compensation from the scheme if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 100% of the first £2,000 and 90% of the remainder of the claim, without any upper limit.

### \*List of companies and their life insurance products available through Nationwide Building Society

Provider	Product(s)
AXA Sun Life plc	Over 55s Life Cover Plan
Legal & General Assurance Society Limited	Family Life Insurance Plan
	Level Term Assurance
	Mortgage Term Assurance
	Mortgage Decreasing Term Assurance
	Critical Illness
	Mortgage Critical Illness
	Mortgage Decreasing Critical Illness

#### Nationwide Building Society,

Head Office, Nationwide House, Pipers  
Way, Swindon, Wiltshire  
SN38 1NW.

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**Call 08457 30 20 10**